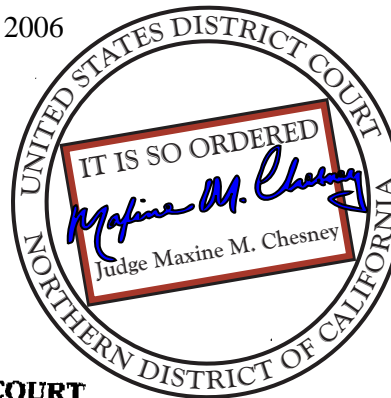


Dated: April 24, 2006



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UNITED STATES DISTRICT COURT
 NORTHERN DISTRICT OF CALIFORNIA
 SAN FRANCISCO DIVISION

EKANIRMA GANI,

Plaintiff

v.

ARROW FINANCIAL SERVICES, LLC.

Defendant.

Case No.: C 06-00301 MMC

STIPULATION OF DISMISSAL

IT IS HEREBY STIPULATED by and between the parties to this action through their designated counsel that the above-captioned action be and hereby is dismissed with prejudice. It is further stipulated that each party will bear their own attorney fees and costs in connection with this action.

LAW OFFICE OF WILLIAM E. KENNEDY

Dated: 4/24/06

MARCO P. QUINTANA
 Attorney for Plaintiff EKANIRMA GANI

REED SMITH LLP

Dated: April 24, 2006

VANESSA T. FAM
 Attorney for Defendant ARROW FINANCIAL
 SERVICES, LLC.

STIPULATION OF DISMISSAL